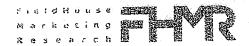
EXHIBIT D



July 25, 2007

Barry Grissom Attorney At Law 7270 w. 98th Terrace Ovelrand Park, KS 662112

Dear Mr. Grissom:

At the request of Bryson Cloon and yourself, we completed a research study to develop an understanding of the expectations of Kansas consumers regarding the issue of identity theft. This research was specifically designed to (but not limited to) identify understanding and expectations of representations made in a TrueCredit marketing piece offering identity theft protection. FieldHouse Marketing Research (FHMR) developed and executed a research plan to evaluate perceptions and understanding of this offering among Kansas consumers.

The objective of this project was to understand how Kansas consumers define identity theft and, specifically, what they believe the TrueCredit product would provide in the way of identity theft protection relative to the extent of the protection, notification regarding potential problems and access to assistance in recovering losses due to identity theft.

Personal interviews were conducted with 150 randomly selected Kansas consumers intercepted at The Legends, a regional shopping center located in Kansas City, Kansas. All interviews were completed between June 28 and July 6, 2007. Respondents were residents of 21 Kansas counties with the majority from Wyandotte, Johnson and Leavenworth counties. Participants were male and female adults between the ages of 18-75. All were regular users of the internet (access at home at least once a week) who also browse/shop on line at least twice a month. Qualified individuals were invited to participate and received an honorarium (\$5 Legends Gift Card) for their cooperation.

Respondents were seated at a computer and asked to read one page of information about the TrueCredit product. When participants signaled their readiness, the personal interview was administered by a trained interviewer. Throughout the interview respondents were able to refer to the information on their computer screen.

FHMR tabulated the responses and developed summary tables for each specific question. The results were analyzed and a Final Report, summarizing our findings was delivered on July 19, 2007.

7220 West 98th Terrace, Overland Park, KS 66212 tel: 913.341.4245 fax: 913.341.1462 www.fhmr.com

Dimbert
EXHIBIT NO. 4
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Metropolitan
COUNT PREPARES

It is my opinion that the results of this survey demonstrate extremely high levels of agreement among Kansas consumers regarding their understanding of the term 'identity theft' as well as their understanding and expectations relative to the TrueCredit product.

Virtually all (99%) survey respondents agreed that someone using your social security number with a different name and address to obtain credit or employment constitutes identity theft.

Almost all the respondents expect TrueCredit to provide...

- Weekly fraud watch e-mails (95%)
- Notice if another person uses their personal information without permission (95%)
- Immediate notification of credit report changes (94%)
- Access to trained specialists to aid in recovering financial and credit losses due to identity theft (93%)
- A credit report that contains all information necessary to protect against fraudulent activity (90%)
- Complete identity theft protection (83%)

Similarly, most expect TrueCredit to notify them if someone...

- Takes action that impacts their credit (98%)
- Uses their identity in ways requiring them to seek legal help (93%)
- Uses their social security number (86%)
- Uses their identity to obtain a driver's license (78%)

The final report with summary charts, a complete set of tabular results and copies of the study questionnaires are appended to this document.

FHMR's total compensation for planning and executing this research study was \$11,000.

As the Study Director, I am available to answer questions regarding all aspects of this research. With more than 40 years of marketing research experience, I am a qualified expert witness. In the course of my career I have provided marketing research counsel and services to a wide variety of clients including many of the largest American manufacturers and providers of consumer goods and services. I am an acknowledged expert in problem definition, research design and data analysis.

Prior to founding FHMR, I was Marketing Research Manager at Chesebrough-Ponds and at General Foods Corp.

remark is a full-service marketing research company providing a wide spectrum of services to a diverse national client base. Established in 1973 and headquartered in Kansas City, we have completed more than 16,000 projects for clients representing a wide variety of industries.

While FHMR research projects have encompassed a broad spectrum of subjects and issues, the evaluation of new product opportunities and products is a particular area of corporate focus and expertise. We have developed unique techniques for aiding clients in this endeavor with emphasis on understanding how consumers react to new product concepts and communications. Our specific expertise was an excellent fit with the objective of this research.

I have not testified as an expert witness in any cases during the past four years.

My fee, as an expert witness for depositions or testimony, is \$300 per hour plus travel expenses.

: truly,

Ronald L. Dimbert

Attachment:

Appendix A Final report

Appendix B Tabular results

Appendix C Study Questionnaires

APPENDIXA

CONVICATIONS

FHMR #16853 July, 2007

dHouse et ing

BACKGROUND & OBJECTIVES

FieldHouse Marketing Research was retained to conduct research to understand consumer reactions to the TrueCredit offering available from TransUnion.

The primary objective of this research was to understand what Kansas consumers believe was offered by the sales material, relative to the...

- Extent of anticipated coverage
- Expectations regarding types of notifications
- Company providing the services
- Consumer's definition of 'identify theft'



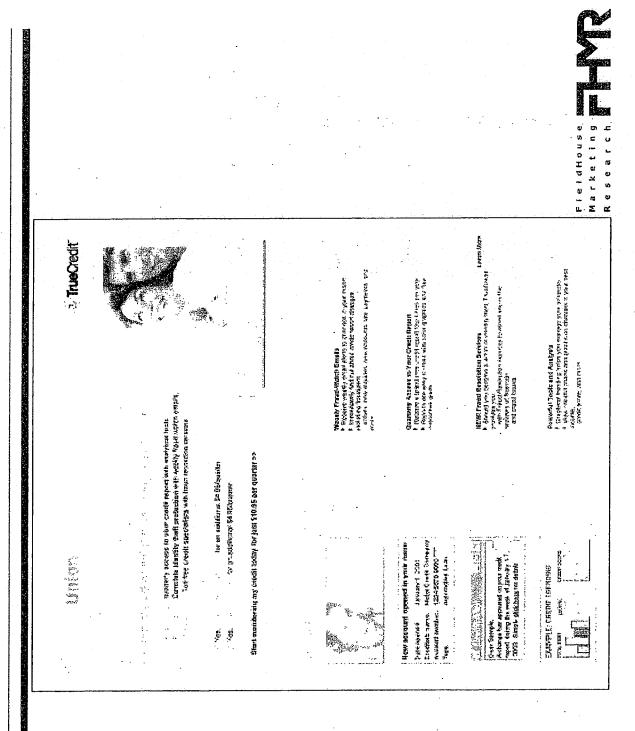
consumers intercepted at The Legends, a regional shopping center in Personal interviews were conducted with 150 randomly selected Kansas City, KS.

Respondents were residents of 21 Kansas counties. The majority were from Wyandotte, Johnson or Leavenworth counties, Qualified individuals were invited to participate in this research and were paid an honorarium for their cooperation.

18-75 years old) who access the Internet at home on a regular basis at least once a week) and who browse or shop online (at least twice Participants were male and female residents of the state of Kansas month). Participants were seated at computers and asked to read one page of nterview, respondents were able to refer to the information as they might do at home. When participants signaled their readiness, nformation regarding the TrueCredit product. Throughout the personal interview was administered by a trained interviewer.



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SUMMARY OF RESULS

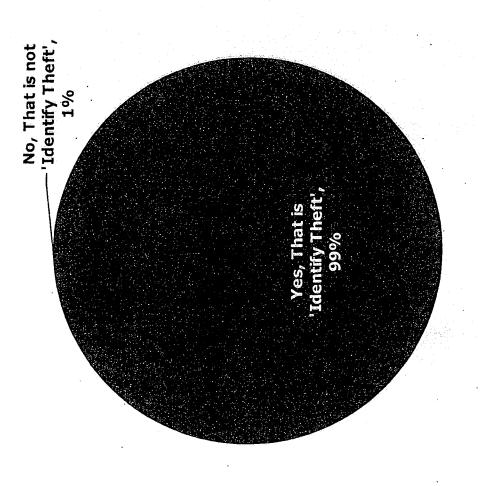
Virtually all (99%) agree that someone using your social security number with a different name and address to obtain credit or employment is identity theft.

- Participants expect TrueCredit to provide...
- Weekly fraud watch emails (95%)
- Notice if another person is using your personal information without permission (95%)
- Immediate notification of credit report changes (94%)
- Access to trained specialists to aid in recovering financial and credit losses due to identity theft (93%)
- A credit report that contains all information necessary to protect against fraudulent activity (90%)
- Complete identity theft protection (83%)
- Participants expect TrueCredit to notify them if someone...
- Takes action that impacts their credit (98%)
- Uses their identity in ways that will require them to seek legal help (93%)
- Uses their social security number (86%)
- Uses their identity to obtain a driver's license (78%)

The majority (55%) believe that TrueCredit services will be provided by TransUnion.

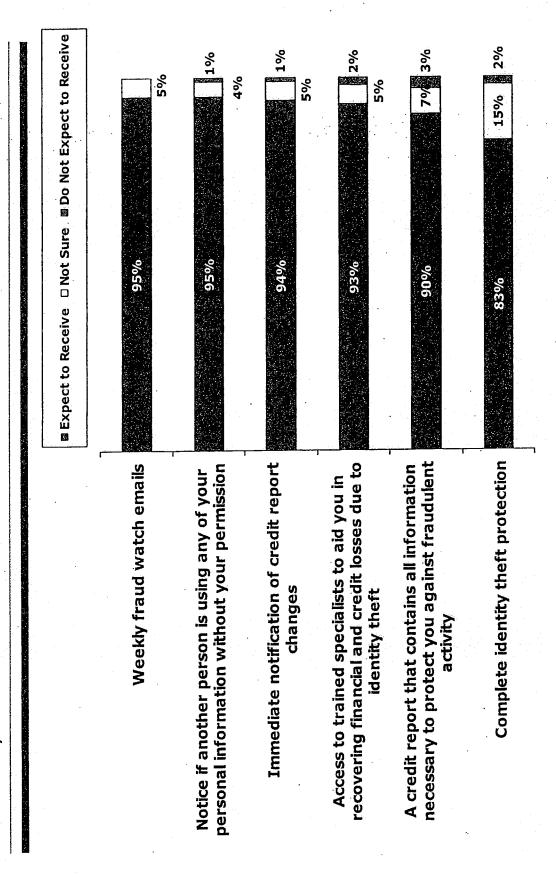


If someone uses your social security number with a different name and address to obtain credit or employment, is that identify theft?



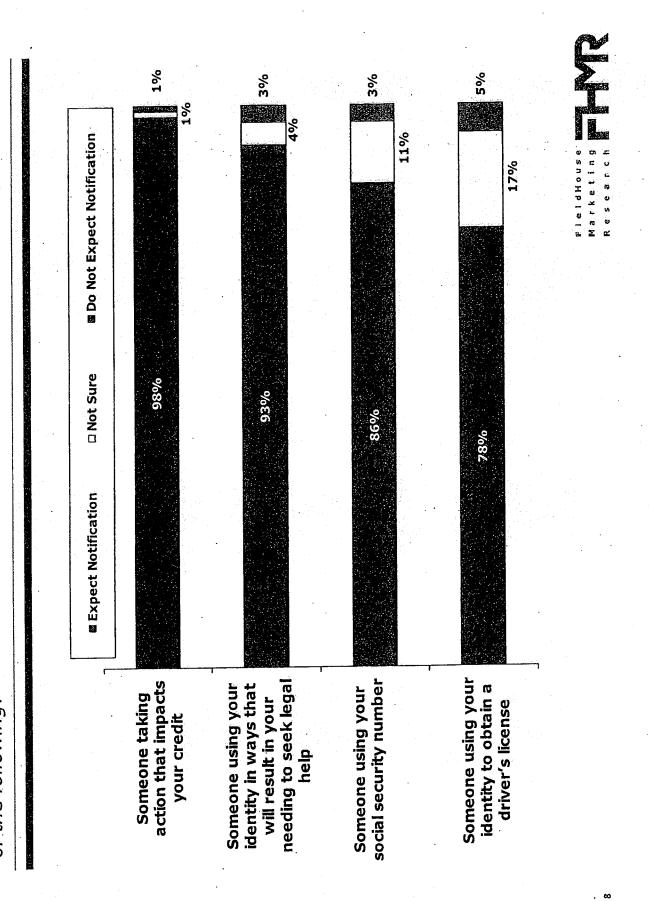
FieldHouse Example Marketing & Research

Based on the material you have read, which of the following do you expect to receive if you subscribe to TrueCredit?

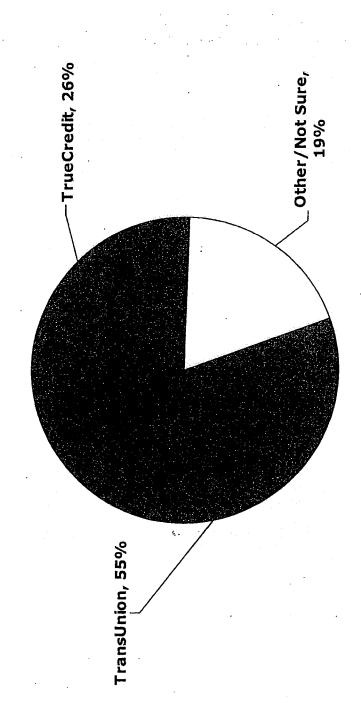




Based on the material you have read, do you expect TrueCredit to notify you of the following?

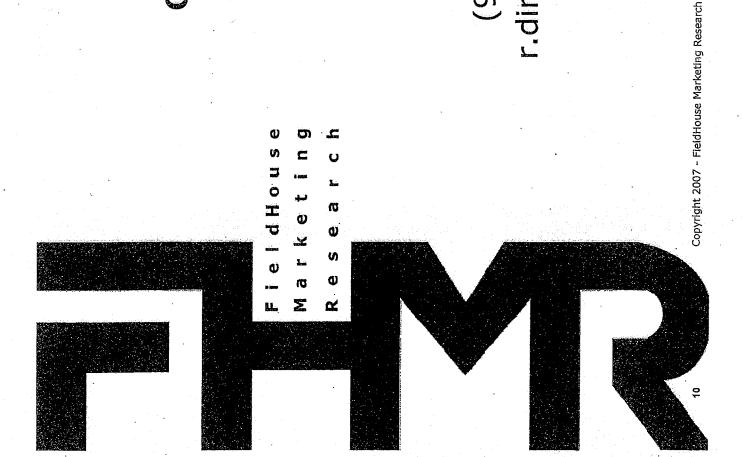


Based on the material you have read, which company provides the TrueCredit services?



QUESTIONS?

Ron Dimbert (913) 341-4245 r.dimbert@fhmr.com



RESEARCH COMMUNICATI

FHMR #16853 July, 2007

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FHAR CREDIT MANAGER STUDY JULY 2007 (FHAR #J16853)

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1C. BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE FOLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE TO IMMEDIATE NOTIFICATION OF CREDIT REPORT CHANGES TRUECREDIT? WEEKLY FRAUD WATCH EMAILS TRUECREDIT?

Table 9.

1D. BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE FOLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE TO TRUECREDIT? A CREDIT REPORT THAT CONTAINS ALL INFORMATION NECESSARY TO PROTECT YOU AGAINST FRAUDULENT ACTIVITY Table 10.

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2D. BASED ON THE MATERIAL YOU HAVE READ, DO YOU EXPECT TRUECREDIT TO NOTIFY YOU OF THE FOLLOWING? SOMEONE USING YOUR IDENTITY IN WAYS THAT WILL RESULT IN YOUR NEEDING TO SEEK LEGAL HELP

..3. IF SOMEONE USES YOUR SOCIAL SECURITY NUMBER WITH A DIFFERENT NAME AND ADDRESS TO OBTAIN CREDIT OR EMPLOYMENT, IS THAT IDENTITY THEFT? rable 17..

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Table 19.

..5. HOW FAMILIAR ARE YOU WITH THE TRUECREDIT COMPANY? Table 20.....6. HOW FAMILIAR ARE YOU WITH THE TRANSUNION COMPANY?

IF THIS SERVICE WERE AVAILABLE, HOW LIKELY ARE YOU TO SUBSCRIBE? Table 21.

.8. IF THIS SERVICE WERE OFFERED SOLELY BY TRUECREDIT WOULD YOU BE MORE OR LESS LIKELY TO SUBSCRIBE TO THE SERVICE? .9. IF THIS SERVICE WERE OFFERED SOLELY BY TRANSUNION WOULD YOU BE MORE OR LESS LIXELY TO SUBSCRIBE TO THE SERVICE?

Table 22

Table 23

.10. DO YOU CURRENTLY PURCHASE OR SUBSCRIBE TO ANY SERVICES THAT HELP YOU MONITOR YOUR CREDIT SITUATION AND/OR PROTECT YOU AGAINST IDENTITY FRAUD OR THEFT? Table 24

Table 25.....11. IN WHAT COUNTY DO YOU LIVE?

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Table 29.....15. GENDER

.....16. WHAT IS YOUR ZIP CODE? Table 30

CREDIT MANAGER STUDY JULY 2007 (FRMR #J16853)

S4. AGE

Table 1

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Comparison Groups: BC/DE/FG/HI/JKLM Independent T-Test for Means, Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level. Iower case letters indicate significance at the 90% level.

CREDIT MANAGER STUDY JULY 2007 (FHMR #J16853)

Table 2

S6. WHAT DO YOU DO WHEN ON-LINE?

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Comparison Groups: BC/DE/FG/HI/JKLM Independent T-Test for Means, Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level. Lower case letters indicate significance at the 90% level.

S7. IN AN AVERAGE WEEK, WOULD YOU SAY THAT YOU ARE ON THE INTERNET...?

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Comparison Groups: BC/DE/FG/HI/JKLM Independent T-Test for Means, Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level. Lower case letters indicate significance at the 90% level.

FEMR CREDIT MANAGER STUDY JULY 2007 (FEMR #J16853)

S8. THINKING ABOUT HOW OFTEN YOU SURF OR BROWSE THE INTERNET, WOULD YOU SAY IT WAS...?

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Comparison Groups: BC/DE/FG/HI/JKLM Independent T-Test for Means, Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level. Lower case letters indicate significance at the 90% level.

CREDIT MANAGER STUDY JULY 2007 (FHMR #J16853)

FHER CREDIT MANAGER STUDY JULY 2007 (FHER #J16853)

S9. AND HOW OFTEN DO YOU SHOP ONLINE? IS IT ...?

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Comparison Groups: BC/DE/FG/HI/JKLM Independent T-Test for Means, Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level. Lower case letters indicate significance at the 90% level.

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Table 5

\$10. DO YOU DO ANY ONLINE BANKING?

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FHMR CREDIT MANAGER STUDY JULY 2007 (FEMS #J16853)

Table 7

IA: BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE	FOLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE TO		
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TOTAL	MALE FEN	MALE FEMALE	18-44	45-74	TO CREDIT	SUBSCRIBE	WILL SUBSCRIBE	WILL NOT SUBSCRIBE	WYANDOTTE	JOHNSON	JOHNSON LEAVENWORTH	e o	
Ē	(B)	Θ)	(α)	(E)	(F)	(9)	(H)	(I)	(3)	(X)	(I)	æ	
150	99	84	92	58	42	108	20	130	50	39	23	89 89	
150	150 66 84	100 0	100	58	42	108	20	130					
	2	2	0.00	0	0.001	001			O.00T	1001	0.001	T00.0	
125			7.7	48		87	16	109		31	19	30	
83.3	80.3	85.7	83.7	82.8	.06	9.08	80.0		90.0	79.5	82.6	78.9	
					מ								
22	12	10	13	Ó	4	18	4	18	m	80	•	7	
14.7	18.2	11.9	14.1	15.5	9.5	16.7	20.0	. 13.8	6.0	20.5	17.4	18.4	
										3		n	
m	н	7	~	H		m	,	m	C)		•	H	
2.0		2.4	2.2	1.7		2.8		2.3	4.0			2.6	
•	. 1	1	1	1	•			1	ı	1	. •		

Comparison Groups: BC/DE/FG/HI/JKLM Independent T-Test for Means, Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level. Lower case letters indicate significance at the 90% level.

CREDIT MANAGER STUDY JULY 2007 (FHAR #J16853)

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IB. BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE	FOLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE		co.
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BAS	8	8	검
	걾	TRUECREDIT?	WEEKLY FRAUD WATCH EMAILS
Ξ	ŭ	F	3

•								CONCERT SCORE	SCORE.				•	
									MIGHT/ MIGHT NOT/		COUNTY	πx		
		GEN	GENDER	AGE	[j]	SUBSCRIBE		/PROBABLY	u D	. 	 . 		ALL	
	TOTAL	MALE FEM	FEMALE	18-44	45-74	TO CREDIT	SUBSC	WILL SUBSCRIBE	WILL NOT SUBSCRIBE	WYANDOTTE	JOHNSON I	WYANDOTTE JOHNSON LEAVENWORTH	OTHER 18 COUNTIES	
	(A)	(B)	ΰ	<u>ê</u>	(<u>a</u>)	(F)	(6)	(H)	(I)	(5)	(K)	(F)	(M)	
TOTAL RESPONDENTS	150	99	84	92	28	42	108	20	130	50	8	23	38	
Base=Those Answering	150 100.0	150 66 100.0 100.0	100.0	92 100.0	58	100.0	108	20 100.0	130 100.0	50	39	23 100.0	38	
YBS	143 95.3	62. 93.9	81 96.4	87 94.6	96.6	41 97.6	102	18 90.0	125 96.2	46	36	23 100.0	38	
NO	4.7	4 L.	m (9 m	ю 10. 4.	3.4	2.4	и v	10.0	ω	8 40.	3 7.7		ו צ	* *
NOT SURE	1	1		Ĭ	•				ı		,		ì	
NO ANSWER	1	ř	1	i	1			•		1	i	•	1	

Comparison Groups: BC/DE/FG/HI/JKLM Independent Z-Test for Percentages Independent T-Test for Means, Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level. Lower case letters indicate significance at the 90% level.

FHWR CREDIT MANAGER STUDY JULY 2007 (FHWR #J16853)

Table 9

1C. BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE POLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE TO TRUECREDIT?
IMMEDIATE NOTIFICATION OF CREDIT REPORT CHANGES

								A LOUIS BOOK	MIGHT/ MIGHT NOT/	٠	COUNTY	YTY	
		(EE)	GENDER	AGE	Ħ	SUBSCRIBE		/PROBABLY	4 D				ALL
	TOTAL	MALE FEMAI	FEMALE	18-44	45-74	TO CREDIT	DO NOT SUBSCRIBE	WILL SUBSCRIBE	WILL NOT SUBSCRIBE	WYANDOTTE	JOHNSON 1	OTHER 18 WYANDOTTE JOHNSON LEAVENWORTH COUNTIES	OTHER 18 COUNTIES
	(A)	(B)		(£)	(E)	(F)	(6)	(B)	(I)	(5)	(K)	(I)	(M)
TOTAL RESPONDENTS	150	99	84	92	58	42	108	. 20	130	20	36	23	38
BASE=THOSE Answering	150	150 66 100.0 100.0	B4 100.0	92 100.0	58 100.0	100.0	108	20	130	50	39	23	38
YES	140 93.3	62 93.9	78 92.9	83 90.2	57 98.3 D	38 5.5	102	20 100.0	120 92.3	47	35 89.7	22.95.7	36.7
NO	5.38	3.0	7.1	89 1.		4.00	n w		6.28	в 0 9	S 4.	4 T. 6.	7. 2. W.
NOT SURE	1.3	3.0		т г	H T		ľ	ı	1. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2.		5.1		
NO ANSWER	į	1		1		. •	ı		. I .		1	. •	•

Comparison Groups: BC/DE/FG/HI/JKIM Independent T-Test for Means, Independent Z-Test for Per

r case letters indicate significance at the 95% level.

1D. BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE FOLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE TO TRUGCREDIT? A CREDIT REPORT THAT CONTAINS ALL INFORMATION NECESSARY TO PROTECT YOU AGAINST FRAUDULENT ACTIVITY

								•	MIGHT/ MIGHT NOT/		COQ	COUNTY	
		(38)	GENDER	AGE	ĕ	SUBSCRIBE	· ·.	DEFINITELY / PROBABLY	P D		1		ALL
	TOTAL	MALE		18-44	45-74	TO CREDIT	SG D	WILL SUBSCRIBE	WILL NOT SUBSCRIBE	WYANDOTTE	JOHNSON	WYANDOTTE JOHNSON LEAVENWORTH	Öΰ
	(A)	(B)	(0)	ê.	(<u>a</u>)	(E)	(9)	(H)	(t)	(£)	(X)	(£)	(M)
TOTAL RESPONDENTS	150	99	8	92	S.	42	108	20	130	50	39	23	38
base=trose answering	150	100.0	B4.	92 100.0	58 100.0	42 100.0	108	20	130	50	39 100.0	23	38
YES	136	61 92.4	75 89.3	89.1	54 93.1	41 97.6 9	88.0	18 90.0	118 90.8	46 92.0	33.84.6	22 95.7	35.1
NO	10	. s.	B	7.7.6	e si	14. 14.	σ σ	1. S.	6 6	в О 9	12.8		83 53 53 53 53 53 53 53 53 53 53 53 53 53
NOT SURE	2.7	3 0	и и 4	m m	17.		w. w	Ч	2 3 3	2.0	20.0	4.3	
NO ANSWER	ı	1	1	i	1	1 .	i		,	ľ	1		

Comparison Groups: BC/DE/FG/HI/JKIM
Independent T-Test for Means, Independent Z-Test for Percentages
Upper case letters indicate significance at the 95% level.
Iower case letters indicate significance at the 90% level.

FHAR CREDIT MANAGER STUDY JULY 2007 (FHAR #J16853)

1E. BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE FOLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE TO TRUECREDIT? NOTICE IF ANOTHER PERSON IS USING ANY OF YOUR PERSONAL INFORMATION WITHOUT YOUR PERMISSION

			-								õ	COUNTY	•
		G S	GENDER	AGE	ia.	SUBSCRIBE	1	/PROBABLY	ų Ω		! ! ! ! !	; ; ; ; ; ; ; ; ; ; ;	ALL
	TOTAL	•	MALE FEMALE	18-44	İ	TO CREDIT	SUBSC	SUBS	WILL NOT SUBSCRIBE		JOHNSON	WYANDOTTE JOHNSON LEAVENWORTH	OTHER 18 COUNTIES
	(¥)		(0)	(A)	(E)	(E)	(6)	(H)	(I)	(5)	(X)	(T)	(M)
TOTAL RESPONDENTS	150	99	84	92	23	42	108	20	130	50	39	23	38
base=Those Answering	150	150 66 100.0 100.0	100.0	100.0	58	42 100.0	108	100.0	130	50	39	23	38
YES	142	59 89.4	83 8,89 E	86 93.5	56 96.6	41.	101 93.5	20 100.0	122 93.8	47	36 92.3	23 100.0 1k	36 36
ON	9.0	7 6 6	4 2	بر 10 م	1.7		χ. 6 6	1	4. P. P.	2 0 .	5 11		ra 64 m
NOT SURE	1.3	3.0	1	ਜ਼ੇਜ਼ ਜ਼ੇ	т т.т	ч 4.	о Н 0	ı	1.5	и Н 0	2.6	1	1
NO ANSWER	•	, * 1		ı	· I	1 *	1	ı	•		ı		

Comparison Groups: BC/DE/FG/HI/JKIM Independent T-Test for Means, Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level. Lower case letters indicate significance at the 90% level.

CREDIT MANAGER STUDY JULY 2007 (FEMR #J16853) Table 12 FHMR

IF. BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE FOLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE TO TRUECREDIT? ACCESS TO TRAINED SPECIALISTS TO AID YOU IN RECOVERING FINANCIAL AND CREDIT LOSSES DUE TO IDENTITY THEFT

								VIERTNIER	MIGHT/ MIGHT NOT/	 	COUNTY			•
		GE .	GENDER	AGE	M.	SUBSCRIBE	,	/PROBABLY	- Δ				ALL	
	TOTAL	MALE FEND	FEMALE	18-44 4	45-74	TO CREDIT	SUBSCR	WILL	WILL NOT SUBSCRIBE	WYANDOTTE	WYANDOTTE JOHNSON LEAVENWORTH		OTHER 18 COUNTIES	
	(A)	(B)	ξ	ê	(E)	(E)	(5)	(H)	(I)	(5)	(X)	Ð	Œ	
TOTAL RESPONDENTS	150	99	84	95	58	42	108	20	1.30	0.5	66	23	38	
BASE=THOSE ANSWERING	150	66 100.0 100	84 100.0	92 100.0	58	100.0	108	20	130	50	39	23	38	
YES	140	606	80 95.2	91.3	56.6	95.2	100	17	123	96.0	36	19	37.	
													H	
NO.	4.7	7.6	и и 4	ເບ ເບ 4.	2.6	2.4	D O	2 . 10.0	. ຄ.	2.0	2. T. S	3 13.0	н 6;	
NOT SURE	2.0 B.0	H 5.	2.4	м м м	1	2.5	11 . 9	5.0	4 6 8	2 7	2.6	4.3	f.	
NO ANSWER	1	ľ	•	•	ı	i	1	1		• •	i	1.	ı	

Comparison Groups: BC/DE/FG/HI/JKLM Independent T-Test for Means, Independent Z-Test for Fercentages Upper case letters indicate significance at the 95% level. Lower case letters indicate significance at the 90% level.

FEMAR CREDIT MANAGER STUDY JULY 2007 (FEMAR #J16853) Table 13

2A. BASED ON THE MATERIAL YOU HAVE READ, DO YOU EXPECT TRUECREDIT TO NOTIFY YOU OF THE FOLLOWING? SOMEONE TAKING ACTION THAT IMPACTS YOUR CREDIT

	ALL	OTHER 18 COUNTIES	(X)	38	38	37	4	2 1 2	F . I
TX		WYANDOTTE JOHNSON LEAVENWORTH	Ð	23	23	23 100.0			
COUNTY		JOHNSON L	(K)	39	39	39 100.0) F	1	i.
		TANDOLTE	(5)	50	50	47	2.0.4	2.0	i
MIGHT/ MIGHT NOT/	DEFINITELY	WILL NOT SUBSCRIBE V	E	.130	130	127 97.7	11 2 13	0.8	
N DEFINITELY			(H)	20	20 100.0	19 95.0		ις H O	ì
		SUBSCRIBE	(9)	108	108	105 97.2	H 0.0	ਜ ਰ 0	1.
	SUBSCRIBE	MONITORING	(F)	42	42 100.0	41 97.6	•	2.4	1
		45-74 M	(E)	S S	58 100.0	58 100.0	1		ı
	AGE	18-44	9	92	92 100.0	88 95.7	2 2	2 2	
	GENDER	MALE FEMALE	Θ	84	100.0	80 95.2	2.4	2.4	1
	GENDER	MALE	(B)	99	150 66 100.0 100.0	146 66 97.3 100.0	1		1
		TOTAL MALE FEMALI	(A)	150	150 100.0	146 97.3	H 2 W	୍ଧ ମ	
				TOTAL RESPONDENTS	Base=Those Answering	YES	NO	NOT SURE	NO ANSWER

Comparison Groups: BC/DE/FG/HI/JKLM Independent T-Test for Means, Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level. Lower case letters indicate significance at the 90% level.

2B. BASED ON THE MATERIAL YOU HAVE READ, DO YOU EXPECT TRUECREDIT TO NOTIFY YOU OF THE FOLLOWING? SOMEONE USING YOUR SOCIAL SECURITY NUMBER

						11 4 (21)			
	ALL	OTHER 18 COUNTIES	(W)	88	38	32 84.2	13.2	7 9 19	1
			(£)	23	23 100.0	21 91.3	ਜੇ.ਲ ਬ	4 T &	1
COUNTY		JOHNSON LEA	(X)	39	39	32 82.1	15.4 55.4	2.6.1	
		WYANDOTTE JOHNSON LEAVENWORTH	(b)	50	50 100.0	88.0	5 10.0	, y	1
MIGHT/ MIGHT NOT/ PROBABLY/	DEFINITELY		(H)	130	130	110	17	64 64 64 64 64 64 64 64 64 64 64 64 64 6	1
N DEFINITELY E			(H)	20	20 100.0	19 95.0	1	ų.	•
			(6)	108	108	92 85.2	13.0	. 2 8 3	r
	SUBSCRIBE	TO CREDIT	(F)	42	42 100.0	37	9. 51.75.	2. 1. 4.	i
		45-74 18	(E)	80	58 100.0	48 82.8	12.1	55 12 W	1
	AGE	MALE FEMALE 18-44	9	92	92 100.0	88.0	10.9	п п п	1
	GENDER	FEMALE	9	84	.84 100.0	71.84.5	10 10	m vo m	1
	GENDER	MALE FEMA	(B)	99	66 100.0	58 87.9	10.6	4 5	1
		TOTAL	(A)	150	150	129 86.0	11.3	2.7	;
				TOTAL RESPONDENTS	Base=Those Answering	XES	Ö	NOT SURE	NO ANSWER

Comparison Groups: BC/DE/FG/HI/JKLM Independent Z-Test for Percentages Independent T-Test for Means, Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level. Lower case letters indicate significance at the 90% level.

2C. BASED ON THE MATERIAL YOU HAVE READ, DO YOU EXPECT TRUECREDIT TO NOTIFY YOU OF THE FOLLOWING? SOMEONE USING YOUR IDENTITY TO OBTAIN A DRIVER'S LICENSE

		ALL OTHER	COUNTIES	€	88	38	18		23.7	ਮ ਜਾ	N .
	TY			(II)	23	23	21	1,76	4 4 m	Н	n I
	COUNTY		TORNSON I	(%)	39	39 100.0	30	0	17.9.	H 01+	T 1
	; 		WYANDOTTE JOHNSON LEAVENWORTH	(5)	50	50	. 38 74 74		16.0	o ⊢ 4.¢) i
CORE	MIGHT/ MIGHT NOT/ PROBABLY/	DEFINITELY WILL NOT		(H)	130	130	98	•	25	n L	; ;
CONCEPT SCORE	M DEFINITELY P	/PROBABLY DE WILL V		(田)	20	20	19	н		н с	1
i	·	DO NOT	SUBSCRIBE	(g)	108	108	75.9		20 18.5	vo vo	1
		SUBSCRIBE TO CREDIT	MONITORING	(F)	42	42 100.0	35 83.3		11.9	2 8 2 8	
			45-74	(E)	85°	100.0	46.79.3		13.8	4 0	.
		AGE	18-44	9	95	92 100.0	71.2		118.5	4 6	1
		_ ! ;	FEMALE	ΰ	84	84 100.0	64 76.2		15	. 9	ı
		GENDER	MALE FEMAL	(B)	99	150 66 100.0 100.0	53 80.3		10	. 4. E. 8.	1
,			TOTAL	(A)	150	150	117		25 16.7	8 6.	
					TOTAL RESPONDENTS	base=those answering	YES		ON	NOT SURE	NO ANSWER

Comparison Groups: BC/DE/FG/HI/JKLM Independent T-Test for Means, Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level. Lower case letters indicate significance at the 90% level.

FRAR CREDIT MANAGER STUDY JULY 2007 (FRAR #J16853)

2D. BASED ON THE MATERIAL YOU HAVE READ, DO YOU EXPECT TRUECREDIT TO NOTIFY YOU OF THE FOLLOWING? SOMEONE USING YOUR IDENTITY IN WAYS THAT WILL RESULT IN YOUR NEEDING TO SEEK LEGAL HELP

							VIEHTNIEED	MIGHT/ MIGHT NOT/	i	S	COUNTY	
	SEN	GENDER	AGE	Ħ	SUBSCRIBE		/PROBABLY	4 0				ALL
Z.	MALE	167	18-44 45-74	45-74	MONITORING	DO NOT SUBSCRIBE	WILL SUBSCRIBE	WILL NOT SUBSCRIBE	WYANDOTTE	JOHNSON	WYANDOTTE JOHNSON LEAVENWORTH	δΰ
	(B)	Ð	Ω)	(E)	(王)	(5)	(H)	(I)	(5)	(X)	(F)	(M)
	99	84	92	S S	42	108	20	130	50	99	23	38
10	100.0	84 100.0	92	58 100.0	100.0	108	20	130	50 100.0	39	23	38
o,	63	76 90.5	92.4	54	38 90.5	101	19 95.0	120	45.0	38	21 91.3	35
	3.0	4.8	4. 4. W	3.2	4.8	A. E.		4.	2.0		1 4.	e. 7
	н г.	4.8	en en	8. 54.	4.8	ν. Ε	но. 10	8. E.	m 0 9	2 H 9	4. E. E.	· .
	ı			1	į	•		1			1	j

Comparison Groups: BC/DE/FG/HI/JKLM Independent T-Test for Means, Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level. Lower case letters indicate significance at the 90% level.

FHAR CREDIT MANAGER STUDY JULY 2007 (FEMAR #J16853)

Table 17

		٠
WITH A	EMPLOYMENT,	
SECURITY NUMBER	DETAIN CREDIT OR	
ES YOUR SOCIAL	NO ADDRESS TO C	THEFT?
3. IF SOMEONE US	DIFFERENT NAME AND ADDRESS TO OBTAIN CREDIT OR EMPLOYMENT,	IS THAT IDENTITY THEFT?

CONCEPT SCORE

								Y. IRHT NIER C	MIGHT/ MIGHT NOT/	1	Ö	COUNTY	
		GENDER	1	AGE	<u> </u>	SUBSCRIBE	e ON	/PROBABLY	1 A				ALL
	TOTAL MALE FEMA	MALE	Ŋ			MONITORING	ι,	SUBSCRIBE	SUBSCRIBE		JOHNSON	WYANDOTTE JOHNSON LEAVENWORTH	COUNTIES
	(A)	(B)	(C)	ê	(<u>a</u>)	(F)	(9)	(H)	(I)	(5)	(X)	(T)	(M)
TOTAL RESPONDENTS	150	99	84	92		42	108	20	130	50	39	23	38
base=those Answering	150	150 66 100.0 100.0 100	84 100.0	92 100.0	58	42 100.0	108	20	130	50	39	23 100.0	38 38
YES	149 99.3	100.0	83 98.8	98.9	58 100.0	100.0	107 99.1	100.0	129 99.2	98.0	39	23	38
ON .	0.7	1 .	1.2.1	ਜ ਜ ਜ	1	1	н <u>о</u>	,	ਜ 8 .0	2.0	1.	• • • • • • • • • • • • • • • • • • •	
NOT SURE	1	ı	1	1	i	1	1	1	'	1	ı		
NO ANSWER	1	1	ī	. 1	í.	1		1	1	ı	. 1		

Comparison Groups: BC/DE/FG/HI/JKIM
Independent T-Test for Means, Independent Z-Test for Percentages
Upper case letters indicate significance at the 95% level.
Lower case letters indicate significance at the 90% level.

4. BASED ON THE MATERIAL THAT YOU HAVE READ, WHICH COMPANY PROVIDES THE TRUECREDIT SERVICES?

								P.TRPTNTHEC	MIGHT/ MIGHT NOT/		CO	COUNTY		
		GEN	GENDER	AGE	H	SUBSCRIBE	•	/PROBABLY					ALL	
	TOTAL	MALE FEMB	FEMALE	18-44	45-74	TO CREDIT MONITORING	DO NOT SUBSCRIBE	WILL SUBSCRIBE	WILL NOT SUBSCRIBE	WYANDOTTE	JOHNSON	WYANDOTTE JOHNSON LEAVENWORTH	00	
	(4)	(B)	ĵ)	ê	(<u>H</u>)	(F)	(9)	(H)	(H)	(5)	(K)	(I)	(X)	
TOTAL RESPONDENTS	150	99	84	92	58	42	108	20	130	50	6 6	. 53		
BASE=THOSE Answering	150	100.0	100.0	92 100.0	100.0	42 100.0	108	20	130	100.0	39	23 100.0	38	
TRUECREDIT COMPANY	39	17	22 26.2	16.14	23 39.7 0	21.4	30 27.8	35.0	32 24.6	15 30.0	30.8	26.1	15.8	
TRANSUNION COMPANY	83 55.3	38	53.6	55.8	28	24 57.1	59 54.6	8 0 04	7. 57.7	22.44.0	20	56.53	28 73.7	
TRUELINK	1.0	1	12.	T .	1.1	I	. O	ì	H 80,	. • 	2.6	1	3 1	
NOT SURE	18.0	11 16.7	16 19.0	22.8 E	10.3	21.4	18 16.7	25.0	22 16.9	13 26.0	15.4	17.4	10.5	
NO ANSWER	ı	1		•	•	1		1	1			,	•	

Comparison Groups: BC/DE/FG/HI/JKLM Independent T-Test for Means, Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level. Lower case letters indicate significance at the 90% level.

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MIGHT/

CONCEPT SCORE

FHAR CREDIT MANAGER STUDY JULY 2007 (FHAR #J16853) Table 19

5. HOW FAMILIAR ARE YOU WITH THE TRUECREDIT COMPANY?

								DEFTATURELY	MIGHT NOT/		200	COUNTY		
		GEN	GENDER	AGE	ы	SUBSCRIBE		/PROBABLY	DEFINITELY				ALL	
	TOTAL	MALE FEMALE	LE FEMALE	18-44	45-74	TO CREDIT	DO NOT SUBSCRIBE	WILL SUBSCRIBE	WILL NOT SUBSCRIBE	WYANDOTTE	JOHNSON	WYANDOTTE JOHNSON LEAVENWORTH		OTHER 18
	(A)	(B)	ΰ	(a)	(E)	(F)	(5)	(H)	(I)	(J)	(K)	(T)		(<u>R</u>)
TOTAL RESPONDENTS	150	99	8	92	58	42	108	20	130	50	99	23	en.	38
BASE=THOSE Answering	150	150 66 84 100.0 100.0 100.0	84 100.0	92 100.0	58 100.0	100.0	108 100.0	100.0	130	50	100.0	23		38 100.0
TOP TWO BOX	22	12 18:2	10 11:9	15.2	13.8	11 26,2 G	11 . 10.2	25.0	13.1	10.0	8 20.5		ню.	21.1 L
very familiar	1 .3 %	3.0	٠	2 2 2	ì	2.8	ı	. s.	0. 18.		, N			2.6
SOMEWHAT FAMILIAR	13.3	10	10	12.0	13.8	21.4	11.	20.02	16 12.3	10.0	7 17.9	4. ⊕ w.		18.4
NOT AT ALL FAMILIAR	128	54	74 88.1	78	50 86.2	31 73.8	97.88.9.8	15.0	113 86.9	45 90.0	31 79.5	22 95.7 XM	• .	30
NO ANSWER	1	i	ľ	į	•	ı	1	1	1		· . i	•		1

Comparison Groups: BC/DE/FG/HI/JKLM Independent T-Test for Means, Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level. Lower case letters indicate significance at the 90% level.

Case 1:05-cv-00599-SLR

FHAR CREDIT MANAGER STUDY JULY 2007 (FHAR #J16853)

6. HOW FAMILIAR ARE YOU WITH THE TRANSUNION COMPANY?

CONCEPT SCORE

									1111111					
				•				DEFINITELY	MIGHT/ MIGHT NOT/ PROBABLY/	 	COUNTY	T.T.		
		GENDER	GENDER	AGE	A	SUBSCRIBE	- - - - - - -	/PROBABLY	ı D				ALL	
	TOTAL	MALE	MALE FEMALE	18-44	45-74	MONITORING	SUBSCRIBE	WILL	WILL NOT SUBSCRIBE	WYANDOTTE .	JOHNSON L	OTHER 18 WYANDOITE JOHNSON LEAVENWORTH COUNTIES	OTHER 18 COUNTIES	
	(A)	(B)	ΰ	(<u>a</u>)	(E),	(F)	(b)	(H)	(I)	(5)	(K)	(E)	(X)	
TOTAL RESPONDENTS	150	99	84	. 92	28	42	108	20	130	50	6E	23	38	•.
Base=Those Answering	150 100.0	100.0	100.0	92 100.0	58 100.0	100.0	108 100.0	100.0	130	50	39	23	38	
TOP TWO BOX	35.3	23	35.7	34.8	36.2	24.8 64.8	30 27.8	45.0	33.8	14 28.0	12 30.8	39.1	18	
Very Familiar	10	9.6	4.8	8 7	8. 2.4.	16.7	, c	3	7. R.	m o v		4 H E.	1 9 8 °C	
SOMEWHAT FAMILIAR	43	17 25.8	26 31.0	26.1	32.8	38.1	25.0	30.0	37	11 22.0	12 30.8	8. 8. 8. 8.	31.6	
NOT AT ALL FAMILIAR	97	65.2	54	65.2	37 63.8	19	78 72.2	11 55.0	86 66.2	36	27	14.	20 52.6	
NO ANSWER	ť	ı	ı		'			1	,	4 1		l		

16

42.1

52.2

17.4

14

21.7

3.26 0.92

3.22

0.85

38 38 100.0

23

100.0

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OTHER 18 COUNTIES

JULY 2007 (FHMR #J16853) CREDIT MANAGER STUDY Table 21 FHMR

WYANDOITE JOHNSON LEAVENWORTH COUNTY 39 23 59.0 10 25.6 10.3 0.75 39 3.41 g 100.0 10.0 16.0 3.14 0.93 5 50 100.0 30.0 0.66 /PROBABLY DEFINITELY WILL NOT 130 12 9 2 Ð MIGHT NOT, SUBSCRIBE PROBABLY/ MIGHT/ CONCEPT SCORE 20 700 1 100.0 5 25.0 75.0 DEFINITELY 1.75 0.44 Ξ 20 20 SUBSCRIBE 108 12.0 0.81 10.2 51.9 29.6 3.29 108 32 TO CREDIT DO NOT MONITORING SUBSCRIBE 9 42 100.0 42 16.7 23 54.8 11.9 1.01 16.7 3.17 $\overline{\mathbf{H}}$ 9.5 SUBSCRIBE 100.0 7 32 55.2 29.3 0.75 58 28 10.3 3.4 3.22 17 45-74 7. IF THIS SERVICE WERE AVAILABLE, HOW LIKELY ARE YOU TO AGE 92 100.0 22 23.9 10.9 0.94 51.1 3.27 92 9 8 47 ê 18-44 9 Sy 18 MALE FEMALE 57.1 22.6 10.7 3.32 0.85 84 100.0 5 Û GENDER 100.0 12. 20.3 13.6 47.0 0.89 99 4.5 3.17 $\widehat{\mathbf{B}}$ 31 20 10.0 а. Э. ы 26.0 150 150 100.0 3.25 0.87 € 13 52.7 12.8 TOTAL DEFINITELY WILL NOT MIGHT OR MIGHT NOT STANDARD DEVIATION STANDARD ERROR PROBABLY WILL NOT TOTAL RESPONDENTS DEFINITELY WILL SUBSCRIBE PROBABLY WILL TOP TWO BOX SUBSCRIBE? BASE-TROSE NO ANSWER ANSWERING SUBSCRIBE SUBSCRIBE SUBSCRIBE SUBSCRIBE MEAN

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Filed 11/05/2007

8. IF THIS SERVICE WERE OFFERED SOLELY BY TRUECREDIT WOULD YOU BE MORE OR LESS LIKELY TO SUBSCRIBE TO THE SERVICE?

			,								
•		ALL	COUNTIES	(¥)	38	38	11 28.9 k	ь 6	21.1	27	ı
				(i)	23	23 100.0	ы 8 8 ж	13.0	21.7	15 65.2	, t
	COUNTY		OHNSON LEA	(X)	39	39	12.8	12.8	•	34 87.2 1m	1
		-	WYANDOTTE JOHNSON LEAVENWORTH	(5)	0.5	50	18.0	4.0	10.0	41 82.0	i
CORE	MIGHT/ MIGHT NOT/	DEFINITELY WILL NOW		(I)	130	130	18.5	10 7.7	14	200 200 300 300 300 300 300 300 300 300	ı
CONCEPT SCORE	M. VIGHTNIAGO		떮	(H)	20	20	45.0 1	25.0 1.	20.0	11 55.0	i'
;	<u> </u>	L FON OU	ω.	(9)	108	108	14.8	8 4.7	7.4	85.2 F	i
		SUBSCRIBE TO CREDIT	்க	(A)	42	100.0	17 40.5	16.7	23.8 G	59 20 50 50 50	ì .
			45-74 N	(H)	80	58	12 20.7	12.1	n o	79.3	1.
		AGE	18-44	ê	92	92 100.0	21 22.8	8.7	13.1	71 77.2	1
		DER	FEMALE	(0)	84	100.0	20.2	в И	10.7	67 8.67	î ·
-		GENDER	MALE	(B)	99		1.6 24.2	10.6	13.6	50 75.8	Ι.
			TOTAL		150	150 66 100.0 100.0	33	15.0	18.0.12.0	117 78.0	f
			•		TOTAL RESPONDENTS	Base=Those Answering	TOP TWO BOX	MORE LIKELY TO SUBSCRIBE	LESS LIKELY TO SUBSCRIBE	WOULD NOT INFLUENECE MY INTEREST IN SUBSCRIBING	NO ANSWER

9. IF THIS SERVICE WERE OFFERED SOLELY BY TRANSUNION WOULD YOU BE MORE OR LESS LIKELY TO SUBSCRIBE TO THE SERVICE?

CONCEPT SCORE

							•							
								V. PBETNIE	MIGHT/ MIGHT NOT/		Ö	COUNTY		
		GEND	GENDER	AGE	阿	SUBSCRIBE		/PROBABLY	ь О.				ALL	
	TOTAL	MALE	MALE FEMALE	18-44	45-74	MONITORING	SUBSCRIBE	WILL	WILL NOT SUBSCRIBE	WYANDOTTE	JOHNSON	JOHNSON LEAVENWORTH	OTHER 18 COUNTIES	
	(A)	(B)	Ō	ê	(E)	(F)	(9)	(H)	(I)	(F)	(X)	(J)	(X)	
TOTAL RESPONDENTS	150	99	8	92	R)	42	108	20	130	50	39	23	38	• ,
base=those answering	150	150 66 100.0 100.0	100.0	92	58 100.0	100.0	108	20	130	100.0	100.0	23	38 100.0	•
TOP TWO BOX	36	17	19	22	14	19	17	o.	27	10	60	7	TT.	
	24.0	25.8	22.6	23.9	24.1	45.2 G	15.7	45.0 I	Ñ	Ñ	20.5	30.4	22	
MORE LIKELY TO	29	13	16	17	12	17	12	9	23	00	ý	4		
SUBSCRIBE	19.3	19.7	19.0	18.5	20.7	40.5 G	77	30.0	ਜ਼ .	16.	15.4	17.4	28	
LESS LIKELY TO	7	4	m	w	73	Ö	IO.	m	4		0	m	. '	
SUBSCRIBE	4.7	6.1	3.6	5.4	3.4	4.8	4.6	15.0	3.4	4.0	5.1	13.0		
WOULD NOT	114		65	70	44	23	91	#	103	40	31	16		•
INFLUENECE MY INTEREST IN SUBSCRIBING	76.0	74.2	77.4	76.1	75.9		8	55.0	,	80	79.5	9.69	71.1	
NO ANSWER	1	1	1	•	1	1				Ī			,	

CREDIT MANAGER STUDY JULY 2007 (FEMR #J16853)

Table 24

10. DO YOU CURRENTLY PURCHASE OR SUBSCRIBE TO ANY SERVICES THAT HELP YOU MONITOR YOUR CREDIT SITUATION AND/OR PROFECT YOU AGAINST IDENTITY.FRAUD OR THEFT?

						•		CONCEPT SCORE	SCORE				N.	
								VIERINIBED	MIGHT/ MIGHT NOT/	 	COUNTY	×	•	
· · · · · · · · · · · · · · · · · · ·		CE	GENDER	AGE	٠	SUBSCRIBE		/PROBABLY	Ω				ALL	
	TOTAL MALE FER	MALE FE	MALE FEMALE	18-44	45-74	TO CREDIT DO NOT MONITORING SUBSCRIBE	DO NOT SUBSCRIBE	WILL SUBSCRIBE	WILL NOT SUBSCRIBE	•	JOHNSON LE	LEAVENWORTH	OTHER 18 COUNTIES	
	(સ્	(B)	ິບ	ê,	(E)	(A)		(H)	(I)	(5)	(X)	(E)	(M)	
TOTAL RESPONDENTS	150		84	92	53	42	108	20	130	20	39	23	38	
base=those answering	150 100.0	150 66 100.0 100.0	100.0	92 100.0	58 100.0	100.0	108	20	130	100.0	39	23 100.0	38 100.0	
YES	42.28.0	21 31.8	21 25.0	25.2	29.3	42 100.0	•	35.0	35	10	10 25.6	39.1	13	
ON.	108	45 68.2	63	67 72.8	41,70.7	1	108	13 65.0	73.1	40.08	29	14.	25 65.8	
NO ANSWER	1	1		ı	ı	ľ	t	1	. 1	l·			1	

Table 25

11. IN WHAT COUNTY DO YOU LIVE?

OTHER 18 WYANDOTTE JOHNSON LEAVENWORTH COUNTIES 100.0 \mathfrak{S} 23 9 COUNTY 100.0 £ 20 3 100.0 MIGHT NOT/ PROBABLY/ 100.0 DEFINITELY 130 SUBSCRIBE Ĥ WILL NOT MIGHT/ CONCEPT SCORE DEFINITELY (H) 20 SUBSCRIBE 100.0 /PROBABLY WILL SUBSCRIBE
TO CREDIT DO NOT
MONITORING SUBSCRIBE 108 100.0 <u>છ</u> 42 100.0 9 58 45-74 100.0 Ê AGE 92 100.0 ê 18-44 FEMALE 8 84 100.0 Û GENDER 99 100.0 MALE 99 <u>B</u> 150 150 0.7 3 TOTAL RESPONDENTS Base=Teose Answering CHAUTAUQUA ANDERSON ATCHISON BARTON BOURBON BARBER BUTLER ALLEN BROWN CHASE

11. IN WHAT COUNTY DO YOU LIVE?

FHAR CREDIT MANAGER STUDY JULY 2007 (FHAR #J16853)

Table 25 (Continued)

								CONCEPT SCORE	SCORE					
	•							DEFINITELY	MIGHT/ MIGHT NOT/ PROBABLY/	; ; ;	CO	COUNTY		
		3 i	GENDER	AGE	ឆ្ន	SUBSCRIBE	:	/PROBABLY	1 11				A	ALL
	TOTAL	,	[[]	-44	45-74	MONITORING	MONITORING SUBSCRIBE	WILL SUBSCRIBE	WILL NOT SUBSCRIBE	WYANDOTTE JOENSON LEAVENWORTH	JOHNSON	LEAVENWOR	OTHE TH COUR	OTHER 18 COUNTIES
	(A)	(B)			(H)	(E)	(9)	(H)	(H)	(5)	(K)	(L)	(L) (A)	8
CHEROKEE	1	1	J	,	1	ı	,	,	1	1	ľ			
CHEYENNE	ı)	1	ı	١.		,1		'			
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CLOUD	,	ï		. г	1	,	,	1 1			1			I.
COFFEY	ı	1	1		1		•	1 1		1				1
COMMUCHE		1		ı	1	1	1		ı	ı			, .	ľ
COWLEY	•	1	1		1			1	1	1			ı	1
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DECATUR	1	f	ï.	1	J	. 1	ı	ı	1	l !	l · 1		· .	1
DICKINSON	. 1	1	, a	- 1	ı	1		I	ı	1	l i		1	ľ

FEMR CREDIT MANAGER STUDY JULY 2007 (FHMR #J16853)

Table 25 (Continued)

LIVE?
YOU
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COUNTY
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								CONCEPT SCORE	SCORE				
		·		. '				DEFINITELY	MIGHT/ MIGHT NOT/ PROBABLY/	; ; ; ; ; ;	COO	COUNTY	
	TOTAL	, ,	MALE FEMALE	18-44	AGE 1 45-74	SUBSCRIBE TO CREDIT MONITORING	SUBS	/PROBABLY WILL SUBSCRIBE			JOHNSON	ALL OTHER 18 WYANDOITE JOHNSON LEAVENWORTH COUNTIES	ALL OTHER 18
DONIPHAN	(£)	(B)	<u>0</u> 1	ê '	(a)	(F)	(5)	(H)	(I)	(t)	(X)	(E)	(kg)
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FINNEY	1	1	. 1			1	1	t	1	i			
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FRANKLIN		1	ı		1 2		'	1	1	1		1	'
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GOVE		1	1	1	ľ	i							

FHAR CREDIT MANAGER STUDY JULY 2007 (FHAR #J16853)

Table 25 (Continued) 11. IN WHAT COUNTY DO YOU LIVE?

								130000	SCORE I					
		į		•				DEFINITELY	MIGHT/ MIGHT NOT/ PROBABLY/]]]]]	COD	COUNTY		
	TOTAL	MALE FI		AG 18-44	H	SUBSCRIBE TO CREDIT	DO NOT SUBSCRIBE	/PROBABLY WILL SUBSCRIBE	DEFINITELY WILL NOT SUBSCRIBE	ALL OTHER 18 WYANDOTTE JOHNSON LEAVENWORTH COUNTY-S	JOHNSON	LEAVENWOR	ALL OTHER 18	
	(A)	(B)	(ΰ)	9	(H)	(F)	(5)	(H)		(5)	(K)	(1)	(T.)	
GRAHAM	• .	1	ı	'	'			•		. 1	<u>;</u>	•		
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GREELEY		Ī	1	ŀ	1	1				ı ı	ı ı			
GREENWOOD	1.0	i .	н 2.	ਜਾਂ ਜ	1	, v,	1		↔ c					•
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HODGEMAN	1	1	ı	1	ı	1,			1					
Jackson	1.0	т s.	ı	ਜ ਜ ਜ	1	1	0 11 o.	1	.0 H 8.		i r			

CREDIT MANAGER STUDY JULY 2007 (FHMR #J16853) Table 25 (Continued)

11. IN WEAT COUNTY DO YOU LIVE?

	CONCEPT SCORE	
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								DEFINITELY	MIGHT/ MIGHT NOT/ PROBABLY/	i 1 1 2 2 1 1	COUNTY	X.C.	 		
TOTAL	•	GENDER	ER EMALE	AGE 18-44 4	E 45-74	SUBSCRIBE TO CREDIT MONITORING	DO NOT	/PROBABLY WILL SUBSCRIBE		WYANDOL GPROKET NORWAY	1 NOSNHOL	OMN BANK BY		ALL OTHER 18	
5	1 -	(8)	Ω	<u>(</u>	(E)	(E)	(5)	(H)	(H)	(5)	(K)			(M)	
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	3	1	1		ı	1	1		•	'			•	1	

Table 25 (Continued) FRAR CREDIT MANAGER STUDY JULY 2007 (FRMR #J16853) 11. IN WHAT COUNTY DO YOU LIVE?

								CONCEPT SCORE	SCORE	•			•
								VERTNIBELY	MIGHT/ MIGHT NOT/		COUNTY		
		GENDER	DER	AGE	<u> </u>	SUBSCRIBE		/PROBABLY	4 13		1 1 1 1 1 1 1 1 1	ALL	
	TOTAL	MALE	MALE FEMALE	- 1	45-74	MONITORING	SUBS	SUBSCRIBE	SUBSCRIBE	WYANDOTTE	WYANDOTTE JOHNSON LEAVENWORTH	ORTH COUNTIES	R 18 TIES
	(A)			ê	(<u>a</u>)		(F) (G)	(H)	(I)	(F)	(K)	(E)	(X)
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MORTON	1	1 ***	1	t	, I		,		í		ī	,	, i

Comparison Groups: BC/DE/FG/HI/UKIM Independent T-Test for Means, Independent Z-Test for P

per case letters indicate significance at the 95% level.

11. IN WHAT COUNTY DO YOU LIVE?

FHAR CREDIT MANAGER STUDY JULY 2007 (FRAR #J16853)

Table 25 (Continued)

,		ALL OTHER 18 COUNTIES	(M)	1	i	1	· . 1	0 0 0	. 1	ı	ı		1 9.	1
		A OTH ENWORTH COU	(L)	1	,	i		ı	ı		ı	ı	•	
	COUNTY	WYANDOTTE JOHNSON LEAVENWORTH	(K)	•		i i	,			•	•	ŕ	ì	
	, , , , , , ,	WYANDOTTE 3	(c)	I		1	1		i		ı	ı	1	I
SCORE	MIGHT/ MIGHT NOT/ PROBABLY/	Ħ	(H)	1	1 -	1	•	4 8.0	1	ı	ı	t	10.8	1
CONCEPT SCORE	DEFINITELY	/PROBABLY WILL SUBSCRIBE	(H)		• • • • • • • • • • • • • • • • • • •	1		υ. 10.	1	r	1		t	
	•	DO NOT SUBSCRIBE	(5)	ı	i		,	I	J	. 1.	ŗ	,	1 6.0	1
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		TOTAL	(A)	•	,	:	1	H	1			1:	4.0	,
		·		Nemaha	NEOSHO	Ness	NORTON	OSAGE	OSBORNE	OTTAWA	Pamnee	PHILLIPS	POTTAMATOMIE	PRATT

11. IN WHAT COUNTY DO YOU LIVE?

FHMR CREDIT MANAGER STUDY JULY 2007 (FHMR #J16853)

Table 25 (Continued)

								•						
		ALL OTHER 18 WYANDOTTE JOHNSON LEAVENWORTH CONHERTS	Œ		iii.	ν 1 Ο	ı		9 1 N	i i		н (N I	n 1 61
		NWORTH	£	. 1	. 1	1	į	1	,	1	ı	•		ı
	COUNTY	SON LEAVE	(X)	1	. 1	1		ì		, 1	, I	 1:		
		TTE JOHNS	(3)	1	1	ı	ı	ı	.1	ı	1		ı	1
CORE	MIGHT/ MIGHT NOT/ PROBABLY/	DEFINITELY WILL NOT SUBSCRIBE	(H)	•	•,	'		H &	2 1	ı		о 1 8,		1.5
CONCEPT SCORE	54	/PROBABLY D WILL SUBSCRIBE S	(H)	ĭ	50 10	i	1	1	1	ì	,	i	. 1	15.0 15.0
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	į	18-44	<u>Q</u>	1	ਜ ਜੋ ਜ	. 1	ı	ਜ ਜ ਜ	r,	1	1	ਜ ਜ ਜ	i '	4 m
	or Character	MALE FEMALE	(C)		1.2		t	1.2	1	ı	1		•	1
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		TOTAL	€.	•	1.0	į	,	1.0	;	1	•	0.7	1	ທ _ີ ຕໍ
			r in	KAMTINS	RENO	REPUBLIC	RICE	RILEY	ROOKS	RUSH	RUSSELL	SALINE	SCOTT	SEDGWICK

CONCEPT SCORE

CREDIT MANAGER STUDY JULY 2007 (FHMR #J16853)

Table 25 (Continued)

11. IN WHAT COUNTY DO YOU LIVE?

		į	- [ı		· .	DEFINITELY	MIGHT/ MIGHT NOT/ PROBABLY/	; ; ; ; ;	COUNTY		
	TOTAL	MALE	GENDER E FEMALE	AGE 18-44	45-74	SUBSCRIBE TO CREDIT MONITORING	DO NOT SUBSCRIBE	/PROBABLY WILL SUBSCRIBE	DEFINITELY WILL NOT SUBSCRIBE		WYANDOTTE JOHNSON LEAVENWORM COTHER 18	H III CMS	ALL OTHER 18
	(A)	(B)	Θ)	ê	(E)	(F)	(9)	(H)	(I)	(J)	(K)	£	(W)
SEWARD	1		r	ı	J.		1			1	1	. 1	
SHAWNEE	oo r	•		4	4	m	iñ	H	7	,	1		
	ή.	4	9	φ.	6.9	7.1	4.6	5.0	5.4.			•	21.1
SHERIDAN	1	1	1	ï	1	ı	ľ		1	, Î		1	
SHERMAN		,	•	ì		1			1				
					• .					ı ′		1	1
SMITH	J	i	j	.1		1	ŧ.	٠,	ı				1
000000													
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STANTON	ı		1	1.	,		1	٠ ١				1	
o Machael													•
	•	•		1	1		•	1	f	1			i,
SUMNER	ŧ	1		r		ı		1	ı	ı		1	
TBOMAS	ı	ı		1	ı	ì	ı			1		. 1	í
TREGO		i	• • • • • • • • • • • • • • • • •	1	.	į		Î		i			
											1	ı	•

11. IN WEAT COUNTY DO YOU LIVE?

CREDIT MANAGER STUDY JULY 2007 (FEMR #J16853)

Table 25 (Continued)

								CONCEPT SCORE	SCORE				
					*			DEFINITELY	MIGHT/ MIGHT NOT/ PROBABLY/]]]]]	COUNTY	X	
	TOTAL	GEN	GENDER	AGE 18-44 4	45-74	SUBSCRIBE TO CREDIT MONITORING	DO NOT SUBSCRIBE	/PROBABLY WILL SUBSCRIBE			. MOSMBOL	WYZANDOTHE JOHNSON I PARAMANDAMA OCHREN 18	ALL OTHER 18
	(A) (B)	(B)	(c)	(a)	(E)	(F)	(9)	(H)		(5)	(K)	(T)	COORTIES
WABAUNSEE	1	ı	1	1	J		1		*	ı	;	• • • • • • • • • • • • • • • • • • •	
	1	T'	ı	ı	ī		ı	1	,	,	i		!
Washington	• .	t.	1	ı		. 1 -	'	ı	•	. 1	1		
	ı	t		1	•		ı	1.		i	1.		
	0.7	1.5	1	ਜ ਜ ਜ	1 ,		H 0.	i	1 8,	j	ì		, н (
		•		1	1 .	r	.!	F .		ì			P 1
WYANDOITE	33.3	19 28.8	31 36.9	34.37.0	16. 27.6	10 23.8	40. 37.0	8 40.0	42 32.3	100.0			•
NO ANSWER	1	1	1		1		ı	,	. * t		1	1	ı

Table 26

12. WHICH OF THE FOLLOWING BEST DESCRIBES THE LAST YEAR OF EDUCATION YOU RECEIVED?

							•	CONCEPT SCORE	SCORE				
							•	DEFINITELY	MIGHT/ MIGHT NOT/		COUNTY		
		GE	GENDER	AGE	H	SUBSCRIBE TO CREDIT	DO NOT	/PROBABLY WILL		,			ALL
	TOTAL	MALE	FEMALE	18-44	45-74	MONITORING	S	SUBSCRIBE	SUBSCRIBE	WYANDOTTE	JOHNSON LEAVENWORTH		OTHER 18 COUNTIES
	(A)	â	(C)	ê	(E)	(F)	(5)	(H)	(I)	(5)	(X)	<u>[</u> 3	(M)
TOTAL RESPONDENTS	150	99	48	92	7. 80	42	108	20	130	50	39	23	. 80 F
base=those Answering	150	100.0	84 100.0	92 100.0	100.00	42	108	20	130	50	39 100.0	23	38
SOME RIGH SCHOOL	10.7	H 10	1	ਜ ਜ ਜ	i	2.4	1		0.6 18.0	H 0.2	1	t	.
COMPLETED HIGH SCHOOL	23 15.3	13.6	14	15.2	15.5	7.1	20 18.5	25.0	13.8	11 22.0 X	m r.	21.7	10.5
SOME COLLEGE	38	18	23.8	28.3	20.7	19.0	30 27.8	30.0	32 24.6	34.0	23.1	26.1	15.8
COMPLETED COLLEGE	30,02	10	20 23.8	18 19.6	12 20.7	31.0 9	17.21.	25.0	25 19.2	. 6 . 6 . 6 . 6 . 6 . 6 . 6 . 6 . 6 . 6	10 25.6	13.0	8 21.1
TECHNICAL SCHOOL	10	10.6	e 6	6.5	6.9	2 4.	თ ო u	•	10	e 0.9	E L	В 7.2	5. 3.22
POST GRADUATE WORK	48.32.0	21. 31.8	32.1	29.3	21 36.2	38.16	32 29.6	20.0	33.8	18.0	35.9	30.4	18
NO ANSWER	ı		•	r	1	, ,		'	ı	1	.		5 1

13. WHICH OF THE FOLLOWING BEST DESCRIBES YOUR TOTAL ANNUAL HOUSEHOLD INCOME BEFORE TAXES?

CONCEPT SCORE

SUBSCRIBE TO CREDIT DO NOT MONITORING SUBSCRIBE	SUBSCRIBE TO CREDIT 45-74 MONITORING	AGE SUBSCRIBE 18-44 45-74 MONITORING	DER AGE SUBSCRIBE TO CREDIT FEMALE 18-44 45-74 MONITORING	AGE SUBSCRIBE 18-44 45-74 MONITORING
(F)	(選)	(D) (E)	(C) (D) (E)	(D) (E)
42	80 17	92 58	84 92 58	92 58
100.0	58	92 58 100.0 100.0	84 92 58 100.0 100.0 100.0	92 58 100.0 100.0
14.3	1.7	22 23.9 1.7	14 22 I 16.7 23.9 1.7	22 23.9 1.7
10 23.8	11.5.9 2.5.5	19 9 20.7 15.5	17 19 9 20.2 20.7 15.5	19 9 20.7 15.5
11.9	10.3	11 6 12.0 10.3	7 11 6 8.3 12.0 10.3	11 6 12.0 10.3
16.7	11 19.0	17 11 18.5 19.0	17 17 11 20.2 18.5 19.0	17 11 18.5 19.0
16.7	10 17.2 d	7 10 7.6 17.2	8 7 10 9.5 7.6 17.2	8 7 10 .5 7.6 17.2
7.1	10 17.2 7.	7 10 7.6 17.2 7.	10 7 10 11.9 7.6 17.2 7.	7 10 7.6 17.2 7.
2.4	1.7	2.2 1.7	2.2.1.7	2.2 1.7
7.1.	10 17.2 d	7 10 7.6 17.2	10 17.2 d	7 10 7.6 17.2
	1	1	1	1

Comparison Groups: BC/DE/FG/HI/JKLM Independent T-Test for Means, Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level. Lower case letters indicate significance at the 90% level.

FHAR CREDIT MANAGER STUDY JULY 2007 (FHAR #J16853)

ALL OTHER 18 COUNTIES

35.47 62.03 Ξ

FEMAR CREDIT MANAGER STUDY JULY 2007 (FEMAR #J16853)

Table 27 (Continued)

MIGHT NOT/ MIGHT NOT/ MIGHT NOT/ MILL NOT SUBSCRIBE WYANDOTTE JOHNSON LEAVENWORTH CO (I) (J) (K) (L) (S) 35 52.74 77.78 62.65 Jm 35.77 30.90 36.97 34.67	SCORE MIGHT/ MIGHT NOT/ DEFINITELY WILL NOT SUBSCRIBE (1) (1)		The state of the s	SUBSCRIBE TO CREDIT MONITORING (F) (F) 32.47	AL ANNUAL 45-74 (E) .69.48	AA 18-44 (D) 59.11 32.12	TEMBES Y FEMALE (C) S9.86	GER GER MALE (B) 67.28	HOUSEHOLD INCOME BEFORE TAXEST TOTAL TOTAL TAYEST TOTAL TOTA
GENDER AGE SUBSCRIBE PROBLIT DO NOT WILL TO CREDIT DO NOT WILL TO	GENDER AGE SUBSCRIBE GENDER AGE SUBSCRIBE GENDER FEMALE 18-44 45-74 MONITORING SUBSCRIBE (B) (C) (D) (E) (F) (G) 57.28 59.86 59.11 69.48 63.85 62.84 4.50 37.3 3.3 5.4 36.47	GENDER AGE GENDER AGE GENDER FEARLE 18-44 45-74 (B) (C) (D) (E) 57.28 59.86 59.11 69.48 4 50. 37.3 39.26 4 50. 37.3 39.26	GENDER AGE GENDER AGE GENDER FEMALE 18-44 45-74 (B) (C) (D) (E) 57.28 59.86 59.11 69.48 4.50 373 38.55 34.16 4.50 373 38.55 39.26	GENDER AGE GENDER AGE GENDER FEALE 18-44 45-74 (B) (C) (D) (E) (E) (E) (E) (E) (E) (E) (E) (E) (E	GENDER ACENDER TOTR TOTR TOTR TOTR TOTR TOTR TOTR TO	GENDER GENDER MALE FEMALE (B) (C) 67.28 59.86 36.52 34.16 4 50 3 73	GER GER MALE (B) 67.28 4.50 4.50		

EHMR CREDIT MANAGER STUDY JULY 2007 (FHMR #J16853) 14. EMPLOYMENT STATUS

								CONCEPT SCORE	SCORE				
		į						DEFINITELY	MIGHT/ MIGHT NOT/ PROBABLY/	, , , , , , ,	COUNTY		
	TOTAL	GENDER MALE FER	GENDER	AGE 18-44	3E 45-74	SUBSCRIBE TO CREDIT MONITORING	DO NOT SUBSCRIBE	/PROBABLY WILL SUBSCRIBE		WYANDGTTE	WYANDOTTE JOHNSON LEAVENMORTH		ALL OTHER 18
	(¥)	(B)	ΰ	Ð	(A)	(E)	(5)	(H)	(I)	(5)	(X)		
TOTAL RESPONDENTS	150	99	84	95	. S	42	108	20	130	50	б В	, E	₹. E
Base=Teose Answering	150	150 66 100.0 100.0	100.0	92 100.0	100.0	100.0	108	20 100.0	130	100.0	39	23	38
EMPLOYED FULL TIME	123	61 92.4 C	62 73.8	81.5	82.8	36	87.80.6	18 90.0	105 80.8	45 90.0 kI	29	16 69.6	33
EMPLOYED PART TIME	10.0	ω τυ	12 14.3 B	10.9	w w	7.1	12		15. 11.5	2.0	7.9.71	8 7 7	10.5
NOT EMPLOYED OUTSIDE THE HOME	12 8.0	w 9 0.	10 11.9 B	7.6	ທ ຜ	7.1	ο κ α	10.0	10	6.0 8	, t	21.7.	2.6
no answer	1		i.	ť	1	1	,	ī		t ·	1	<u> </u>	1

Table 29

15. GENDER

								CONCEPT SCORE	SCORE				
		e e e e e e e e e e e e e e e e e e e	RECINED	i C	<u> </u>	1000		DEFINITELY			100	COUNTY	1 1 1 1 1
	TOTAL	MALE FEMA	1 1	18-44	45-74	TO CREDIT	DO NOT SUBSCRIBE	/PROBABLY WILL SUBSCRIBE	DEFINITELY WILL NOT SUBSCRIBE		JOHNSON	WYANDOTTE JOHNSON LEAVENESDENE	ALL OTHER 18
	(A)		Û	<u>(a)</u>	(E)	(E)	(9)	(H)	(H)		(8)	11)	
TOTAL RESPONDENTS	150	99	88	92	r. S	42	108	20	130		99	(1)	(E)
base=trose answering	150	150 66 100.0 100.0 100	100.0	92 100.0	100.0	42) 100.0	108	20	130	50	39	23 23	8 6
	44.0	100.0	•	46 50.0	34.5	21 50.0	45		54		16		20 20 52.6
	84 56.0	ı	84 100.0	50.0	65 65 65 65 65 65	21 50.0	58 58 3	8 0.04	76 58.5	31 62.0	23 59.0	12 52.2	18
NO ANSWER	1	ı	i		i								

Comparison Groups: BC/DE/FG/HI/JKLM Independent Z-Test for Percentages Independent T-Test for Mans, Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level.

16. WHAT IS YOUR ZIP CODE?

CONCEPT SCORE

DO NOT WILL SUBSCRIBE SUBSCRIBE (G) (H) (G) (H) (G) 108 20 108 20 108 20 100.0 100.0 100.0 100.0 100.0 100.0 110.0 110.0 110.0		į						DEFINITELY		1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	200	COUNTY	. [
0 (6) (7) (7) (7) (7) (7) (7) (7) (7) (7) (1)	_	GEN	DER FEMALE	AG: 18-44	E 45-74	SUBSCRIBE TO CREDIT MONITORING		/PROBABLY WILL SUBSCRIBE	DEFINITELY WILL NOT SUBSCRIBE	WYANDOTTE	JOHNSON	LEAVENWORT		80 W
66 84 92 58 42 108 20 130 50 39 23 100.0	(ક)	(B)	0)	e	(B)	(F)	(b)	(X)	(1)	(F)	(X)	I)		!!ទ
1.5 1.2 2.2 2.4 100.0 10	150	99	84	92	χ. 8		108	20				74		
1.5 1.2 2.2	150 100.0	66 100.0	84 100,0	92	58 100.0		108	20			100	100.	100	g 0
3.0 3.6 3.3 3.4 - 4.6 5.0 3.1 6.0 - 8.7 1.5 1.1 1 1 1 1 1 1 - - 1 -<	. 4		1.2	8 8	,	2 H 4.	4 6.0		1.5 2		-	6 0		
1.5 1.5 1.7 1.7 2.4 1.7 2.4 1.7 2.4 1.7 2.4 1.7 2.4 1.7 2.4 1.7 2.4 2.8 1.7 2.4 2.8 1.7 2.4 2.8 1.7 2.4 2.8 1.7 2.4 2.8 2.8 2.4 2.8 3.1 3.1 3.1 3.1 3.1 3.1 3.1 3.1 3.1 3.1		3.0	ო ო ა	М М	3.6		4. 10. 6.	υ H O	3.1	E 0.0		ω	0.5	1
- 11.2 11.1 - - 0.9 - 0.8 - - 1.1 - 11.2 11.1 - - 0.9 - 0.8 - - 4.3 - 4.8 11.1 5.2 2.4 2.8 - 3.4 - - 17.4 - 1.2 - 1.7 - 0.9 - 0.8 - - 17.4 - 2.4 - 1.9 - 1.5 -	0.7		1	j	1.1	2. S.	1	ť	н 8.0	,	1			H 19
- 11.2 11.1 - - 11 - - 4.3 - 4.8 1.1 5.2 2.4 2.8 - 3.1 - - 4.3 - 1.2 - 1.7 - 0.9 - 0.8 - - 17.4 - 2.4 - 3.4 - 1.9 - 0.8 - - - - - 1.5 - 1.3 - 1.9 - 1.5 -<	1.0	ı	. 12	ਜਜ		•	H 6.0	1	1 8.0	,	1			н 9
- 4 1 3 1 3 - 4 - 1 1 2 3 - 4 - 17,4 - 1 1 1 0 0 - 0 0 - 17,4 - 2 4 3 4 1 - 1 - - - - - 1 2 4 6 3 4 3 6 - - - - 1 4 6 5 2 11 3 4 6 - - - 39.1	1.0.7	ı	1.2	нн н			1 0.0	•	.0 4 8.0		1	4	rt O	
- 1,2 - 1,1 - 1,2 - </td <td>2.7</td> <td>1</td> <td>4.8</td> <td>ਜ ਜ ਜ</td> <td>υ υ ς</td> <td></td> <td>. 2 8. 3</td> <td></td> <td>6.4 L</td> <td></td> <td>1 .</td> <td>17.</td> <td>4 4</td> <td>1</td>	2.7	1	4.8	ਜ ਜ ਜ	υ υ ς		. 2 8. 3		6.4 L		1 .	17.	4 4	1
2.4 3.4 1.9 3.7 15.0 4.6 - 39.1	1.0	1	H 2	1	1.1		H 6.0		0.0	1		. •		н
1.5 - 1.1 - 2.4 - 0.8 9.5 1.1	1.32	1	2.2	ľ	w 21 4i		1, 9 9. 1		Н 5. С		1		ı, rv	
5 4 6 3 5 4 3 6 7.6 4.8 6.5 5.2 11.9 3.7 15.0 4.6	0.7	1.5	1	ਜ ਜ ਜ	1	14.	• .	1	H 8.		,			
	6.0	7.6	4 8	9 19	(1) (1)	11.9	4 r. w	15.0	. A. 6	I	t	9.0	о н	. · · .

CREDIT MANAGER STUDY JULY 2007 (FRMR #J16853)

Table 30 (Continued)

16. WHAT IS YOUR ZIP CODE?

		ALL OTHER 18 COUNTIES	(M)	. 4	10.5	•	7.6	1			ı		2,6		í	·	7 9		:		1	1		•	· .
		AVENWORTH C	(E)	,		ı		•			'			•	17.4	1	•			i	1			ļ	
	COUNTY	WYANDOTTE JOHNSON LEAVENWORTH	(X)	1				er.	7.7	v	15.4	1			ľ	•		,				1			
	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	WYANDOTTE	(5)			ı		,		1		•		1	ı				9	Ľ.	10.0	4	8.0	m	0.9
MIGHT/	MIGHT NOT/ PROBABLY/ DEFINITED		(I)	. 4	3.1	H	8.0	m	2.3	v	4.6	•	0	. 4	3.4	ᆏ	0.8	H	8.0	**	3.1	4	3.1	7	1.5
CONCRET	DEFINITELY 1		(H)	ı		ı		,		•		1		1		,		2	10.0	H	5.0	ì		H	5.0
j	п -		(b)	m	2.8	러	6.0	8	1.9	ហ	4.6	,		m	73	H	6.0	Ñ.	1.9	m	2.8	7	6.4	23	о Н
	SUBSCRIBE	TO CREDIT DO NOT MONITORING SUBSCRIBE	(F)	-	2.4	1		н	2.4	Ħ	2.4	н	2.4		2.4	ı		н	2.4	7	8.4	2	8.	H	2.4
		15-74	(E)	73	3. A	н	1.7	1		н	1.7	г	1.7	Ŕ	3.4	н	1.7	J		ო	5.2	н	1.7	ı	
	AGE	18-44	ê	8	2.2	Î.		m	m m	ίcj	ري 4	1		8	2.2	7		M	3,3	2	2.2	m	e e	m	m
	GENDER	MALE FEMALE			2.4	1		Ħ	1.2	m	3.6	. н	1.2	7	1.2	•		N	2.4	4	8.4	4	8.4	7	2.4
	8	MALE F	(B)		m m	н	 	8	o. m	m	3.4			. М	4.5	-1	1.5	-	2.5		1.5	'		H	1
		TOTAL	(A)	4	2.7	ਜ	0.7	m	2.0	v	4.0		7.0	4	2.7		0.7	m	2:0	Ŋ	ю Ю	4	2.7	m	2.0
				66049		05099		66061		66062		12099		98099		66097		66101		66102		66104		90199	

	ER STUDY FEMR #J16853)	
	STUDY MR #J1	
	AGER (FEM)	
	1T MAN 2007	
FHMR	CREDIT MANAGER JULY 2007 (FE	

Table 30 (Continued)

16. WHAT IS YOUR ZIP CODE?

						٠,٠																							٠	
	· · .	ALL	OTHER 18 COUNTIES	(X)		i ,		1			ı		•			;		I.				•	j		ì		•	r		1
			ORTH (Ð		i		ı ··			,		ł			i		ı		;			ř		ı		1			,
	TIL		EAVEN									•					V													
	COUNTY		JOHNSON 1	(K)				,	;		ı ·		m :	7.7		7		ന I	7.7	~	5.1		, r		2	1.	c	r H		10.3
	1		OTHER 18 WYANDOTTE JOHNSON LEAVENWORTH COUNTIES	(F)		16.0	ř	32 D	?	Ć	16.0))	1	•	ı			i .		,			ı							,
SCORE	MIGHT/ MIGHT NOT/	DEFINITELY	WILL NOT SUBSCRIBE	(1)	r	4.	Ţ	11.5) - !				7	ር:ተ	**	0	•	m c	6.3	67	1.5	٠	, w		8	1.5	8	H B	r	2.3
CONCEPT SCORE	YIBELXIAEQ	/PROBABLY	WILL SUBSCRIBE	(H)	٠	5.0.		10		ć	10.0	. ,	н С	o o	J			1									1		٣	4 O .
'		i de	SUBSCRIBE	(6)		6.5	4	13.0	44	r	φ.	•	7) 6	£ . →	ı		r	ח α	, ,		1.9	٣	77		7	1.9	ьн	6.0	ė	2.89
		SUBSCRIBE	MONITORING	(E)	eri	2.4		4.8		r	2.4		7 4	7	н	2.4		•		1		1			,		П	2.4	H	2.4
		ы	45-74	(<u>a</u>	m	5.2	4	6.9		ŧίΩ	8.6		1 1	;	н	1.7		1 1				н	1.7			1.7	. ~	3.4	m	5.2
		AGE	18-44	ê)	ιŊ	5.4	12	13.0		, in	e.	ć	7 7	i i			0	2 2		8	2.5	8	2.2	٠	-1 ,	1.1	ľ		н	1.1
		DER	FEMALE	Ω	Ö	7.1	7	8.3		4	4.8	r	2.		ਜ	1.2		2.4			1.2	8	2.4	r		7.7	н	1.2	ĸ	2.4
		GENDER	MALE	(B)	8	3.0	თ	13.6		4	6.1	۳	1.5		ı		şii	7.			1.5	н	1.5	ı	•		н	1.5	N	3.0
		•	TOTAL	(A)	60	ε. ε.	. 16	10.7		, co	5.3	r.	2.0		н	0.7	m	2.0	٠	N O	۲. ۱.	m	2.0	·c		t. 1	2	1.3	4	2.7
					66109		11199			66112		66202			66203		66204			60799		66210		66212			66214		66215	
					99		99			99		99			99		99		ì	ò		99		99			99		99	

FRICE CREDIT MANAGER STUDY JULY 2007 (FRICE #J16853) Table 30 (Continued)

16. WHAT IS YOUR ZIP CODE?

CONCEPT SCORE

		ALL OTHER 18				•	. '			1		2.6		2.6
	COUNTY	WYANDOTTE JOHNSON LEAVENWORTH COTHETS	(1)	<u>)</u>	ı	. 1	3	r	. 1	. 1		1.,	4 4 w	. , i
	COD	JOHNSON	(8)		. 1.6	2.6	2.6 11	2.6	2.6	7.7	2. 1.8	1	t	.
	; ; ; ; ;	WYANDOTTE	(5)		• • • • • • • • • • • • • • • • • • •		1	•			•			
11111111111	MIGHT/ MIGHT NOT/ PROBABLY/	DEFINITELY WILL NOT SUBSCRIBE	(H)	. O	0.81	₩.O	.∺ 8. 0	1.0	0.8	m m N	0 18.0	0.8	0. 1.8	0 H 8 8
	DEFINITELY	/PROBABLY WILL SUBSCRIBE	(H)	1	•	ı	1	1	1	I	1	1	1	1
,		DO NOT SUBSCRIBE	(5)		H 6.0	1: 	T 6.0	0.0	. •	K)		ì	1 .	100
		SUBSCRIBE TO CREDIT MONITORING	(E)	2.4	. •	4. 1. 4.	i .		н 5	1.	K 2	ं सं क	2. 4.	. 1
		15-74	(E)	1.1	1	1.7	1.7	I	•	1.7	1	1	1.7	1.7
		AGE 18-44	ê)	ı	т. т.	i	1	1.1	н н. Н	22		ਜ ਜ ਜ	ı	1
	<u> </u>	GENDER E FEMALE	(0)	1	1	1.2	1.2	1.2	1	2 4	1.2	н 1.2	. 1	1.2
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FHAR CREDIT MANAGER STUDY JULY 2007 (FHAR #J16853)

Table 30 (Continued)

CODE?
ZIP
YOUR
ï
WHAT
9

CONCEPT SCORE

GENDER TOTAL MALE FEMALE 18-44 (A) (B) (C) (D) 1 1 1	GENDER NAIE FEALE 18- 1														•
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	STUDY	Æ #J16853)
	MANAGER	(FEM
	T MAN	2007
FHMR	CREDIT	JOLY

Table 30 (Continued) 16. WHAT IS YOUR ZIP CODE?

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NO ANSWER	1	1	1	1	ı	1		,	1	,		ı		

Comparison Groups: BC/DE/FG/HI/JKIM Tradependent T-Test for Means, Independent Z-Test for P

pper case letters indicate significance at the 95% level.

APPENDIXC

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INTERCEPT QUESTIONNAIRE

PHONE				the second section	La Sala Care	the second of the			
		11	NTERVII						
I'm fro cting a short survey	m Fieldh with Kar	louse Ma nsas resi	rketing l dents an	Researce d would	ch a loc I like to	al comp include	any. To your of	oday, we pinions.	e are
Do you live in the s	tate of K	ansas?							
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NO	2	•							
	male he	ad of you	r housel	hold?					
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						5			
(IF YES TO	ANY TER	RMINATE	& TAL	LY)					
18 - 29	2		, TERM	INATE	& TALI	.Y)			
	3								
60 - 74		•		5					
75 or older	6	(THAN	K, TERM	INATE	& TAL	LY)			
Do vou have an inte	rnet con	nection in	vour he	me?					
Yes	1		÷						
	Do you live in the some yes NO Are you the male/fer YES NO Do you, or does an APPLY) (IF YES' Marketing Readvertising A Bank or other Credit report (IF YES TO A See You(READ) Under age 18 18 - 29 30 - 44 45 - 59 60 - 74 75 or older To you have an inter Yes	Are you the male/female he YES 1 NO 2 Are you the male/female he YES 1 NO 2 (THA Do you, or does any member APPLY) (IF YES' TO ANY Marketing Research Advertising Agency Bank or other financial Credit reporting Agency Credit reporting Agency Under age 18 1 18 - 29 2 30 - 44 3 45 - 59 60 - 74 75 or older 6	Po you live in the state of Kansas? YES 1 NO 2 Are you the male/female head of you YES 1 NO 2 (THANK, TEI Do you, or does any member of your APPLY) (IF YES' TO ANY, THANK Marketing Research Company Advertising Agency Bank or other financial instituti Credit reporting Agency (IF YES TO ANY TERMINATE Are you(READ) Under age 18 1 (THANK 18 - 29 2 30 - 44 3 45 - 59 4 60 - 74 75 or older 6 (THANK To you have an internet connection in Yes 1	Po you live in the state of Kansas? YES 1 NO 2 Are you the male/female head of your housely YES 1 NO 2 (THANK, TERMINAT) Po you, or does any member of your househousely (IF YES' TO ANY, THANK, TERMINAT) Marketing Research Company Advertising Agency Bank or other financial institution Credit reporting Agency (IF YES TO ANY TERMINATE & TALE Are you(READ) Under age 18 1 (THANK, TERMINATE & TALE Are you(READ) 18 - 29 2 30 - 44 3 45 - 59 4 60 - 74 75 or older 6 (THANK, TERMINATE & TALE To you have an internet connection in your housely and the state of the state	Are you the male/female head of your household? YES 1 NO 2 (THANK, TERMINATE & TA Do you, or does any member of your household work APPLY) (IF YES' TO ANY, THANK, TERMINATE & Marketing Research Company Advertising Agency Bank or other financial institution Credit reporting Agency (IF YES TO ANY TERMINATE & TALLY) Are you(READ) Under age 18 1 (THANK, TERMINATE & 18 - 29 2 30 - 44 3 45 - 59 4 60 - 74 5 75 or older 6 (THANK, TERMINATE) To you have an internet connection in your home? Yes 1	Oo you live in the state of Kansas? YES 1 NO 2 Are you the male/female head of your household? YES 1 NO 2 (THANK, TERMINATE & TALLY) Oo you, or does any member of your household work for a(rAPPLY) (IF YES' TO ANY, THANK, TERMINATE & TALL Marketing Research Company 1 Advertising Agency 2 Bank or other financial institution 3 Credit reporting Agency 4 In the (IF YES TO ANY TERMINATE & TALLY) Are you(READ) Under age 18 1 (THANK, TERMINATE & TALL 18 - 29 2 30 - 44 3 45 - 59 4 60 - 74 5 75 or older 6 (THANK, TERMINATE & TALL 19 5 o you have an internet connection in your home? Yes 1	Are you the male/female head of your household? YES 1 NO 2 Are you the male/female head of your household? YES 1 NO 2 (THANK, TERMINATE & TALLY) Do you, or does any member of your household work for a(n)(REARPLY) (IF 'YES' TO ANY, THANK, TERMINATE & TALLY) Marketing Research Company 1 Advertising Agency 2 Bank or other financial institution 3 Credit reporting Agency 4 In the legal profits (IF YES TO ANY TERMINATE & TALLY) Are you(READ) Under age 18 1 (THANK, TERMINATE & TALLY) 18 - 29 2 30 - 44 3 45 - 59 4 60 - 74 5 75 or older 6 (THANK, TERMINATE & TALLY) To you have an internet connection in your home? Yes 1	Are you the male/female head of your household? YES 1 NO 2 (THANK, TERMINATE & TALLY) Do you, or does any member of your household work for a(n)(READ) (CIAPPLY) (IF YES' TO ANY, THANK, TERMINATE & TALLY) Marketing Research Company 1 Advertising Agency 2 Bank or other financial institution 3 Credit reporting Agency 4 In the legal profession 5 (IF YES TO ANY TERMINATE & TALLY) Are you(READ) Under age 18 1 (THANK, TERMINATE & TALLY) Are you(READ) Under age 18 1 (THANK, TERMINATE & TALLY) 18 - 29 2 30 - 44 3 45 - 59 4 60 - 74 5 75 or older 6 (THANK, TERMINATE & TALLY) To you have an internet connection in your home? Yes 1	Are you the male/female head of your household? YES 1 NO 2 (THANK, TERMINATE & TALLY) Do you, or does any member of your household work for a(n)(READ) (CIRCLE AN APPLY) (IF YES' TO ANY, THANK, TERMINATE & TALLY) Marketing Research Company 1 Advertising Agency 2 Bank or other financial institution 3 Credit reporting Agency 4 In the legal profession 5 (IF YES TO ANY TERMINATE & TALLY) Are you(READ) Under age 18 1 (THANK, TERMINATE & TALLY) 18 - 29 2 30 - 44 3 45 - 59 4 60 - 74 5 75 or older 6 (THANK, TERMINATE & TALLY) To you have an internet connection in your home? Yes 1

6. What do you do when on-line?

E-mail	1
Surf/browse	2
Shop	3
Banking	4
Research	5

- 7. In an average week, would you say that you are on the internet (READ AND RECORD ON TABLE)
- 8. Thinking about how often you surf or browse the internet, would you say it was . . . (READ AND RECORD ON TABLE)
- 9. And how often do you shop online? Is it . . . (READ AND RECORD ON TABLE)

	On the internet	Surf/browse	Shop online
	Q. 7	Q. 8	Q.9
Daily	1	1	1
2 – 3 times a week	2	2	2
once a week	3	3	3
2 times a month	4	4	4
Once a month or less	5	5	5

(MUST BE ON THE INTERNET AT LEAST ONCE A WEEK MUST SURF/BROWSE OR SHOP ONLINE AT LEAST 2X A MONTH)

IF NOT, TERMINATE AND TALLY

10. Do you do any on-line banking?

Yes 1 No 2

(25% OF RESPONDENTS MUST DO ON-LINE BANKING)

INVITATION

I'd like to ask you some further questions about internet usage. We are not selling anything, but are rather just collecting information. Your answers will remain anonymous.

As a thank you, I will give you a \$5.00 Legends gift certificate.

ON-SITE INTERVIEW

(SEAT RESPONDENT AND READ INTRODUCTION)

Thank you for agreeing to participate in this research project.

Today, we are going to speak about Credit Reporting and Identity theft. You may or may not have ever searched the Internet for information about this topic.

On the computer in front of you is a page such as you might find when browsing the Internet. It contains information regarding a service named TrueCredit.

I would like you to read this material just as if you were looking at it on your own computer. Take as much time as you like.

Let me know when you are finished and we will begin the interview.

(WHEN RESPONDENT SIGNALS HE/SHE IS READY, BEGIN WITH Q.1. DURING THE INTERVIEW RESPONDENT MAY REFER TO THE MATERIAL IF HE/SHE DESIRES.)

1. Based on the material you have read, which of the following do you expect to receive if you subscribe to TrueCredit? (START WITH 'X'd STATEMENT AND CONTINUE UNTIL ALL ANSWERED.)

STA HE		,	<u>YES</u>	NO	NOT SURE
[1	a. Complete identity theft protection	1	2	3
I	1	b. Weekly fraud watch emails	1	2	3
[-]	c. Immediate notification of credit report changes	1	2	3
- [j	d. A credit report that contains all information necessary to protect you against fraudulent activity	1.	2	3
[}	e. Notice if another person is using any of your personal information without your permission	1	2	3
ĺ	1	f. Access to trained specialists to aid you in recovering financial and credit losses due to identity theft	1	2	3

2. Based on the material you have read, do you expect TrueCredit to notify you of the following? (START WITH 'X'd STATEMENT AND CONTINUE UNTIL ALL ANSWERED.)

START HERE	Notify you of	<u>YES</u>	<u>NO</u>	NOT SURE
[]	a. Someone taking action that impacts your credit	1.	2	3
[]	b. Someone using your social security number	1.	2	3
I 1	c. Someone using your identity to obtain a driver's license	1	2	3
[]	 d. Someone using your identity in ways that will result in your needing to seek legal help 	1	2	3

3.	If someone uses your social security number with a different name and address to obtain o	redit
	or employment, is that identity theft? (DO NOT READ ANSWER CHOICES)	

YES	1
NO	2
NOT SURE	3

4. Based on the material you read, which company provides the TrueCredit services?

TrueCredit Company	1
TransUnion Company	2
TrueLink	3
(DO NOT READ) NOT SURE	4

5. How familiar are you with the TrueCredit company? Would you say you are... (READ)?

Very familiar	1
Somewhat familiar	2
Not at all familiar	`з

6. How familiar are you with the TransUnion company? Would you say you are... (READ)?

Very familiar	1
Somewhat familiar	
Not at all familiar	3

7. If this service were available, how likely are you to subscribe? Would you say you...(READ)?

Definitely will subscribe	,
Probably will subscribe	
Might or might not subscribe	3

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Droboble will not reduce the		
Probably will not subscribe Definitely will not subscribe		
8 If this service were offered sololy	by TrucCradi	t would you be more or less likely to subscribe
to the service? Would you say	(READ)?	t would you be more or less likely to subscribe
Mora likely to subscribe		4
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Less likely to subscribe Would not influence my int	erest in subsc	rihing 3
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More likely to subscribe		
Less likely to subscribe Would not influence my int	erest in subsc	eribing 2
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10. Do you currently purchase or sub	scribe to any	services that help you monitor your credit
situation and/or protect you again	st identity frau	id or theft? (DO NOT READ)
		,
YES1		
NO2		
11. In what county do you live?		
The What county do you have:		
(RECORD CO	DE NUMBER FOR COUNTY)
12. Which of the following best describ	pes the last ye	ear of education you received?
(READ)		
Some high school	1	
Completed high school	2	
Some college	3	
Completed college	4	
Technical school	5	
Post graduate work	6	
O Martin at the tribute of the control of the control of		
3. Which of the following best describ	es your total	annual household income before taxes?
(READ)	•	•
Under \$35,000	1	
\$35,000 to under \$55,000	. 2	·
\$55,000 to under \$65,000	3	
\$65,000 to under \$85,000	4	•
\$85,000 to under \$100,000	5	
\$100,000 to \$150,000	6	
Over \$150,000	7	
(DO NOT READ) REFUSED	8	

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14. Are you... (READ)

Employed full time 1
Employed part time 2
Or not employed outside the home 3

15. (RECORD RESPONDENT SEX FOR QUOTA - EQUAL SPLIT)

MALE 1 FEMALE 2

16. What is your zip code?_____

For verification purposes, may I have your name and telephone number. (COMPLETE ON FRONT)

PAY \$5.00 INCENTIVE AND SAY:

THANK YOU VERY MUCH FOR PARTICIPATING IN THIS RESEARCH!